

Service Fee Information

Automated Clearing House (ACH) Fee's

ACH transfer fee	\$3.00
ACH stop pay fee	\$15.00
ACH Origination Date Change Fee	\$10.00
ACH Share to Share Transfer	\$15.00

ATM Fee's

ATM transaction fee	\$1.00 per trans. after first 6
ATM transfer fee	\$3.00
Card Replacement fee	\$5.00

Checking Account Fees

Monthly checking fee	None
Money Management Checking Fee	\$5.00 per month if balance is below \$2,000
Overdraft transfer fee	\$3.00
Stop payment fee	\$20.00
Checking Daily overdrawn fee	\$5.00 per day
Overdraft Line of Credit fee	\$30.00 annually
Business Checking Account*	\$10.00 per month
Courtesy Pay/NSF fees	\$35.00

*fee waived on accounts with a balance of \$10,000 or greater



HEARTLAND

C R E D I T U N I O N

Bank like You own the Place.

Miscellaneous Account Fees

Outgoing Wire Transfer Fee

Domestic	\$20.00/each
International	\$50.00/each

Incoming Wire Transfer Fee

Domestic	\$10.00/each
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Return Wire fee	\$45.00/each
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Inactive Account fee no transactions in last 12 months and a balance of less than \$500	\$5.00 per month
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Regulation D fee	\$5.00 after first 6
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Guaranteed check fee	\$3.00 if more than two per month
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Copy of Check	\$2.00 each
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Copy of Statement	\$2.00 each
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Account Closure (if closed within 60 days of opening)	\$5.00
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Account Research fee	\$20.00 per hour
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Foreign Deposit fee	\$25.00
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Daily Overdrawn fee	\$5.00 per day
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Return Deposit	\$7.50 per item
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Returned Loan Payment fee	\$25.00 per item
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Guaranteed Check Stop Pay fee	\$15.00 each
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Levy or Garnishment fee	\$50.00
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Collection Items (In/Out)	\$15.00 each
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Bad Address fee	\$1.00 per month
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Cash - Only Accounts	\$5.00 per month
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Loan Coupon fee	\$6.00
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Signature Guarantee fee	\$10.00
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